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AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing Of Claims:

1-15. (Cancelled)

16. (Previously Presented) A method implemented by a programmed computer system for structuring a state revolving fund bond program, wherein the state revolving fund bond program includes at least one bond, the method comprising:

inputting to the computer system data regarding a pledge of borrower loan payments associated with at least one loan;

primarily securing each bond associated with the state revolving fund bond program by the pledge of borrower loan payments;

inputting to the computer system data regarding a limited recourse general obligation;

secondarily securing each bond associated with the state revolving fund bond program by the limited recourse general obligation;

inputting to the computer system data regarding a corpus allocation corresponding to each loan;

excluding the corpus allocation corresponding to each loan from being available to meet the limited recourse general obligation;

inputting to the computer system data regarding earnings from the corpus allocation corresponding to each loan; and

paying earnings from the corpus allocation corresponding to a given loan to a borrower associated with the given loan.

17. (Previously Presented) The method of claim 16, wherein the step of excluding the corpus allocation corresponding to each loan from being available to meet the limited recourse general obligation further comprises excluding the corpus allocation corresponding to each loan from being available to meet the limited recourse general obligation until at least a portion of the corpus allocation has been de-allocated, after which the de-allocated portion of the corpus allocation is made available to meet the limited recourse general obligation.

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18. (Original) The method of claim 17, wherein the portion of the corpus allocation corresponding to a given loan is de-allocated on the date on which a loan payment associated with the given loan is due.

19. (Original) The method of claim 18, wherein the portion of the corpus allocation corresponding to the given loan is de-allocated regardless of whether the loan payment associated with the given loan is actually made.

20. (Cancelled)

21. (Previously Presented) The method of claim 16, wherein the earnings from the corpus allocation corresponding to the given loan are paid to the borrower on a periodic basis.

22. (Original) The method of claim 21, wherein a periodic payment of the earnings from the corpus allocation corresponding to the given loan is made to the borrower after a loan payment associated with the given loan is due.

23. (Original) The method of claim 22, wherein the periodic payment of earnings from the corpus allocation corresponding to the given loan is made to the borrower regardless of whether the loan payment associated with the given loan is actually made.

24. (Previously Presented) The method of claim 16, wherein the earnings from the corpus allocation corresponding to the given loan are paid to the borrower in advance.

25. (Original) The method of claim 24, wherein the earnings from the corpus allocation corresponding to the given loan are paid to the borrower in advance in an amount substantially equal to a present value of the expected earnings.

26. (Original) The method of claim 25, wherein the present value of the expected earnings is calculated using an expected yield.

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27. (Original) The method of claim 17, wherein a lien is granted on the de-allocated portion of the corpus allocation of a given loan.

28. (Original) The method of claim 27, wherein the lien is superior to the availability of the de-allocated portion of the corpus allocation to meet the limited recourse general obligation.

29. (Original) The method of claim 16, wherein the state revolving fund bond program is structured in connection with an initial financing.

30. (Original) The method of claim 16, wherein the state revolving fund bond program is structured in connection with a refunding.

31-60. (Cancelled)